

CERTIFIED TRUE COPY

STATE OF NEW JERSEY
DEPARTMENT OF LAW & PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS
BOARD OF REAL ESTATE APPRAISERS

IN THE MATTER OF THE
SUSPENSION OR REVOCATION OF
THE LICENSE OR CERTIFICATION
OF

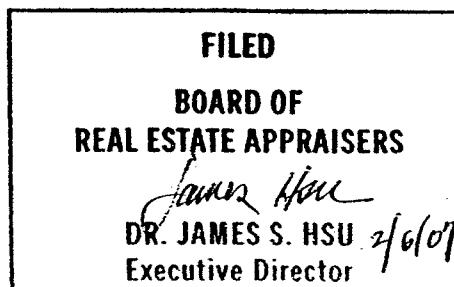
CHRISTINA SAVINO,
RA 00364200

TO PRACTICE AS A REAL ESTATE
APPRAISER IN THE STATE
OF NEW JERSEY

Administrative Action

FINAL ORDER
OF DISCIPLINE

COPY



This matter was opened to the New Jersey State Board of Real Estate Appraisers ("the Board") upon receipt of information which the Board has reviewed and on which the following findings of fact and conclusions of law are made:

FINDINGS OF FACT

1. Respondent is a licensed residential real estate appraiser in the State of New Jersey, and has been a licensee at all times relevant hereto.

2. On or about September 25, 2006, respondent furnished a response to a continuing education audit, which requested documentation with regard to respondent's having satisfied her continuing education requirements for renewal of respondent's appraiser license or certification of January 1, 2006 through December 31, 2007.

3. Respondent is required pursuant to N.J.A.C. 13:40A-5.3, -5.4 to have completed the equivalent of fourteen (14) classroom hours of instruction for each year during the period proceeding renewal.

4. Respondent's submissions indicated that during the two years preceding the January 1, 2006-December 31, 2007 renewal period, i.e., 2004 and 2005, respondent had enrolled for and completed only seven (7) hours of continuing education, due to certain physical injuries respondent had experienced and had been undergoing treatment for.

5. Respondent indicated on her renewal form for the January 1, 2006 - December 31, 2007 renewal cycle that she had completed the continuing education requirement for the previous two years.

6. Respondent has furnished proof of having satisfied her continuing education obligation for the 2004-2005 licensing period, however the courses were all taken in 2006.

CONCLUSIONS OF LAW

1. Respondent's failure to complete her continuing education requirements for 2004-2005 constitutes a violation of N.J.A.C. 13:40A-5.3, -5.4, subjecting

respondent to sanctions pursuant to N.J.S.A. 45:1-21 (e) and (h).

2. Respondent's indication on her renewal form for the January 1, 2006-December 31, 2007 renewal cycle that she had satisfied the continuing education requirement constitutes a violation of N.J.S.A. 45:1-21(b).

Based on the foregoing findings and conclusions, a Provisional Order of Discipline was entered on November 14, 2006, provisionally imposing a public reprimand upon respondent and a civil penalty in the amount of \$1,000 for her violation of N.J.A.C. 13:40A-5.3, -5.4, as well as her violation of N.J.S.A. 45:1-21(b). A copy of the Order was forward to respondent by certified and regular mail at her address of record. The Provisional Order was subject to finalization by the Board at 5:00 p.m. on the 30th business day following entry unless respondent requested a modification or dismissal of the stated Findings of Fact or Conclusions of Law by submitting a written request for modification or dismissal setting forth in writing any and all reasons why said findings and conclusions should be modified or dismissed and submitting any and all documents or other written evidence supporting respondent's request for consideration and reasons therefor.

Respondent replied to the Order by forwarding payment in the amount of \$1,000 to the Board. The Board thus determined that further proceedings were not necessary, in that respondent had not disputed the findings of fact or conclusions of law. Thus the Board determined that the Provisional Order should be made final.

Accordingly,

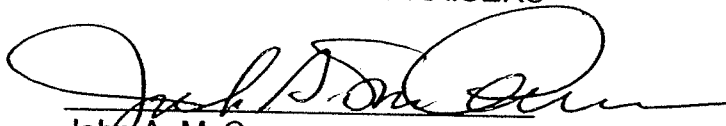
IT IS on this 6th day of February, 2007,

ORDERED that:

1. A public reprimand is hereby imposed upon respondent for her violation of N.J.S.A. 45:1-21(b), (e) and (h).

3. A civil penalty in the amount of \$1,000.00 is hereby imposed upon respondent.

NEW JERSEY STATE BOARD
OF REAL ESTATE APPRAISERS



John A. McCann
President